

CLAIMS OF THE INVENTION

WHAT IS CLAIMED IS:

1. A system for use in accessing and utilizing a financial account comprising:
a user device, said user device comprising a processor configured to execute program code, a memory adapted to store program code for execution by the processor, a communication interface, and at least one information reading device;
a master device, said master device comprising a memory storing information regarding at least one account and a communication interface; and
at least one application, said application associated with said master device and transmitted over a communication link from said communication interface of said master device to said communication interface of said user device, said application configured to permit a user of said user device to access account information corresponding to at least one account.
2. The system in accordance with Claim 1 wherein said information reading device comprises a bar code reader.
3. The system in accordance with Claim 1 including a printer connected to said master device, said printer configured to print a ticket bearing account information corresponding to an account.
4. A method of creating and accessing a promotional financial account comprising the steps of:

creating information regarding at least one promotional account, said promotional account having associated value;

storing said information at a first device;

creating a ticket bearing account information, said account information identifying one of said promotional accounts;

associating said ticket with a product;

distributing said product to a customer;

accepting said account information input by said customer to a second device;

accessing said account identified by said account information; and

permitting said customer to utilize said value associated with said identified account.

5. The system in accordance with Claim 4 wherein said value comprises a plurality of points.

6. The system in accordance with Claim 4 including the step of transmitting an application from said first device to said second device to permit said customer to access said account.

7. The system in accordance with Claim 4 wherein said account information is represented by a bar code.